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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Banking Status by Demographic Characteristics

San Diego-Carlsbad-San Marcos, CA

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,090	100.0	49	4.5	195	17.9	780	71.6	66	6.0
Household Type										
Family Household	674	61.8	37	5.5	136	20.1	463	68.8	38	5.6
Female householder, no husband present	133	12.2	13	10.0	33	24.9	86	65.2	-	-
Male Householder, no wife present	33	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	508	46.6	24	4.7	97	19.2	354	69.7	33	6.5
Nonfamily household and other	416	38.2	12	2.9	60	14.3	317	76.1	28	6.6
Race/Ethnicity										
Black	68	6.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	274	25.2	33	11.9	71	25.7	161	58.7	10	3.7
White non-Black non-Hispanic	619	56.8	12	2.0	85	13.8	474	76.5	48	7.8
Other non-Black non-Hispanic	128	11.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	219	20.1	17	7.7	36	16.5	159	72.7	7	3.2
35 to 44 years	153	14.0	19	12.7	42	27.3	84	54.9	8	5.0
45 to 54 years	266	24.5	9	3.3	50	18.8	187	70.3	20	7.5
55 to 64 years	229	21.0	-	-	23	10.0	188	81.9	19	8.2
65 years or more	222	20.4	4	1.8	44	19.9	162	72.8	12	5.5
Education										
No high school degree	131	12.0	25	18.8	35	26.6	63	48.2	8	6.4
High school degree	180	16.6	12	6.6	57	31.7	97	53.7	14	7.9
Some college	392	36.0	13	3.2	61	15.5	299	76.1	20	5.1
College degree	387	35.5	-	-	42	10.9	321	83.2	23	5.9
Household Income										
Less than \$15,000	101	9.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	161	14.8	13	7.8	34	21.1	110	68.4	4	2.6
Between \$30,000 and \$50,000	224	20.6	11	5.1	57	25.2	148	66.1	8	3.6
Between \$50,000 and \$75,000	241	22.1	-	-	42	17.6	177	73.5	22	8.9
At Least \$75,000	362	33.3	4	1.2	50	13.8	289	79.7	19	5.3
Homeownership										
Homeowner	614	56.3	4	0.7	76	12.4	499	81.3	35	5.6
Non-homeowner	476	43.7	45	9.4	119	25.0	281	59.1	31	6.5

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)